Entrepreneurial thinking.
Private banking.

Client Solutions

Solutions designed with you in mind

Welcome

Delivering bespoke financial solutions on a global scale.

At EFG International, we believe that the ultimate measure of our success is when we satisfy the needs and expectations of our clients – from private individuals and families to institutional clients.

Our Client Relationship Officers strive to deliver superior service and impartial advice to our clients, creating the basis for long-term relationships that are founded on trust.

We are present in over 40 locations worldwide, effectively combining our local knowhow with a global network. And we provide a broad range of investment and wealth management services, leveraging our extensive market experience and comprehensive research capabilities.

Our first-class solutions encompass discretionary and advisory solutions, wealth and succession planning, global markets access, alternatives and private markets, responsible investing as well as financing solutions.

We are committed to being a hands-on and solution-driven partner, serving our clients with passion and a global perspective.

Welcome to our client solutions. We are there for you whenever and wherever you need us.

GIORGIO PRADELLI
Chief Executive Officer
of EFG International

"

We are a pure-play private bank, offering investment, wealth and credit solutions on a global scale.

Your goals, *our priorities*

At EFG, everything we do begins with your goals, needs and ambitions.

Understanding your circumstances, expectations and restrictions are key to meeting your individual needs.

Objective

Your personal situation and financial objectives shape our approach **to finding the best possible solution for you**.

Investment horizon

Your investment horizon is of key importance when customising your portfolio. We create and adapt your investment plan to **meet your short-term needs and long-term goals.**

Risk profile

Your risk appetite, risk capacity and level of financial knowledge guide the solutions we offer you. Our aim is to provide you with a **tailored solution**.

Your aspirations, *our focus*

What EFG does differently.

As part of EFG's unique entrepreneurial approach to private banking, our dedicated Client Relationship Officers (CROs) and other EFG experts collaborate to develop customised solutions to meet your needs and financial objectives.

Your personal Client Relationship Officer:

works **with you** to identify your goals and aspirations

assesses the best path **to manage your wealth**

creates an **optimal investment solution** to enable you to reach your financial goals

advises you as your circumstances change

In certain jurisdictions, the CRO must be an appropriately licensed investment adviser representative.

Our primary focus is on delivering consistent, long-term performance and the highest level of service.

Our Client Solutions *at a glance*

EFG offers a wide range of client solutions tailored to your individual needs and aspirations.

Investment Solutions

The global investment arm of EFG

—

A broad range of products, services and solutions developed by EFG's professionals, complemented by specialised solutions.

Credit Solutions

Lending services to suit all your needs

—

A **range of credit solutions** – from Lombard loans to mortgages – tailored to your specific needs.

Global Markets

A range of solutions and market-related content selected to enhance your access to global markets

—

Specialised teams across EFG's international locations provide **expertise on all product families.**

Wealth Planning

Managing and enhancing your wealth

—

Solutions designed to meet your **wealth planning needs**, with access to proprietary and third-party solutions.

Choose an investment solution that meets your specific goals and financial needs.

Overview of EFG's *Investment Solutions*

A focus on **tailored advice, an open architecture approach** and consideration of all aspects of your financial situation and objectives.

A complete range of discretionary strategies, including alternatives, tailored to your goals and risk appetite, **managed by our experienced investment professionals**.

A comprehensive range of funds and strategies, catering for a broad spectrum of investment objectives across **specialist asset classes, styles and geographies**.

Advisory[1]

Discretionary

New Capital

Structured Solutions

Investment Content & Delivery

Cross-asset solutions linking product families with direct access to the trading room for highly sophisticated professional clients.

Creation and delivery of key investment content. Selection of, what we believe to be, **high quality stocks, bonds, funds and ETFs**.

Pillar products and services

Complementary specialised solutions

[1] Advisory Solutions are not available in Asia.

Why choose *Advisory Solutions*

Stay in full control of your investment decisions while leveraging EFG's global presence and investment expertise.

Our Client Relationship Officers and Investment Counsellors[1] are at your side, offering professional and tailored advice on the management of your assets.

- Clearly differentiated advisory service models designed **to meet your investment needs**.
- Investment advice, portfolio construction and solutions based on your **individual preferences**.
- Access to our team of **investment professionals**.
- **State-of-the-art support** portfolio monitoring and reporting tools to ensure you stay informed and know when to act.
- You decide how and when **investment ideas and portfolio updates** are shared and discussed with you.

[1] Access to Investment Counsellors available with PRO and PRO+ Advisory Solutions only. Advisory solutions are not available in Asia.

Advisory *PRO+*

—

All the benefits of PRO with enhanced levels of service and customisation

Advisory *PRO*

—

Designed to solve the most sophisticated investment needs

Advisory *ACTIVE*

—

Providing you with holistic portfolio advice across all asset classes[1]

Advisory *LIGHT*

—

Providing advice on individual investment ideas[2]

[1] An additional service module encompassing all the services included in Advisory PRO.
[2] Only available to non-EEA clients.

A global network of investment professionals, delivering a localised service to meet your specific goals.

Why choose *Discretionary Solutions*

At every step of your journey, our expert Portfolio Managers and Asset Class Specialists are focused on delivering your investment needs.

- You can choose from a range of flexible solutions across both our **proprietary and open architecture platform** to achieve your financial goals, taking into consideration your risk profile.
- You benefit from our **leading global macro research** which is applied on a local basis and is aligned with our highest conviction investment ideas.
- Your portfolio is managed by our **highly experienced** and long-tenured **investment professionals**.
- Your assets are monitored on a continuous basis, allowing you to **dedicate more time to the things that matter most to you**.

Bespoke

Designed to address specific or complex investment needs

Focus

Investing within specific themes, managed by asset class specialists

Prime

A dynamic solution that can be customised by you

Classic

Providing you with a holistic investment solution

New Capital

New Capital is the asset management brand of EFG. We offer a wide range of actively managed, high-conviction global, regional and specialist strategies for private clients, financial intermediaries and institutional clients worldwide.

Investment capabilities

Equity

- **Actively managed high-conviction** and growth direct investment strategies and funds with global and regional exposure

Fixed Income

- **Broad diversification** in cash, investment-grade credit, high-yield, emerging and specialist markets across multiple currencies utilising the "relative value" proprietary model

Alternatives

- High-conviction, multi-manager, multi-strategy funds providing **access to private markets and hedge funds**

Multi-Asset

- Active investing in pursuit of superior risk-adjusted returns **utilising EFG's macro house view**

Products issued under the brand of New Capital are considered as affiliated products or in-house products. New Capital is an affiliated entity of EFG.

EFG's *Structured Solutions* offering

Our Structured Solutions professionals provide you with access to innovative financial solutions and tailor-made instruments.

Providing you with innovative solutions to meet your unique needs and objectives.

- Benefit from **cross-asset solutions and product expertise** linked to equities, indices, foreign exchange, fixed income, commodities, interest rates, credit or multi-asset strategies.
- Our solutions include customised **capital protected notes, yield enhancement strategies**, participations solutions, leveraged products and tailor-made solutions to service more complex needs or situations.
- Our **Structured Solutions** digital platform combines investment ideas, multi-issuer pricing, lifecycle management and risk monitoring.
- We offer a **diverse range of thematic investment strategies** in the form of Actively Managed Certificates (AMCs), leveraging our global research platform to deliver innovative solutions for you.

Committed to creating value and delivering the best possible execution.

Global Markets and Treasury at EFG

Offering you a comprehensive range of solutions and market-related content selected to enhance your access to global markets.

Trading and execution services

—

- Access to **different types of investment instruments across markets** in cash or derivative form, including metals.
- Based on our **best execution policy**, experienced traders provide **services** across asset classes and international markets.
- **Direct access** to the trading floor may be granted to **professional clients** where beneficial.

Dedicated foreign exchange and treasury professionals

—

- Access to foreign exchange (spot and forward), vanilla and exotic foreign exchange options, interest rate derivatives and yield enhancement strategies.
- Buy or sell physical metals or carry out transactions using metal accounts.

Content

—

- Offering market-driven insights in **foreign exchange and equity markets**.

Securities lending[1]

—

- Generate passive revenues by taking advantage of our securities lending capabilities.

[1] Only available in Switzerland.

Made-to-measure *Credit Solutions*

Providing you with lending services to suit all your needs.

Lombard financing

—

- Offering **securities-based** (Lombard) lending for clients, with their portfolios serving as collateral, allowing them to borrow to meet short-term needs but to also leverage their investments.

Client specific financing

—

- Offering the **most appropriate financing solution** by considering all your assets and commitments.

Property financing[1]

—

- Offering a wide range of **property finance solutions** to meet your needs.
- Access to a team of highly qualified international investment professionals with **real estate expertise**.

Credit structuring

—

- Providing you with **access to global credit structuring solutions** through credit specialists across our regions in collaboration with your CRO.

[1] This service is not available in all countries. Please contact your CRO for more information.

Credit is a key component of our private banking offering.

”

Building the best future for you and your wealth.

Our *Wealth Services and Succession Planning*

Helping to preserve and grow your family's wealth across generations.

Wealth Planning

—

- Giving **holistic advice** on your **entire wealth lifecycle**, including asset protection, succession planning, wealth restructuring, multi-jurisdictional families, relocation, marital planning and protection of family members.

Fund Services

—

- Offering administration, **custody and exchange listing services** to a wide range of closed-ended and open-ended funds.

Trust Services

—

- Specialising in the **efficient structuring, protection and transfer of wealth** using a range of tools and vehicles – including trusts, companies and foundations.

Read EFG's latest
Sustainability Report

Transition[1] Offering

- A global transformation process is needed to transition to a more circular and efficient economy, one which addresses social inequality and ensures the prosperity of future generations.
- This global challenge will create new **investment opportunities** and risks, which we want to consider in our investment process.
- The **EFG Transition Offering** is our holistic framework that addresses ESG[2] related opportunities and risks. It aims to pair financial performance with environmental and social considerations.

Investment opportunities

The transformation to a more sustainable economy is underway as changing consumer behaviour and new business models influence investor demand and create new investment opportunities.

Risk mitigation

Sustainability risks are ESG events or conditions that could have a material negative impact on the value of an investment. Integrating ESG considerations into our investment process provides an additional layer of risk assessment.

The Transition Offering is not available in Asia.

[1] As the world transitions to a more sustainable future, there is increasing pressure on companies and industries to reduce their carbon emissions, adopt more social and environmentally friendly practices and develop new products and approaches to conduct business. Those falling behind may face significant financial risks such as stranded assets, decreased profitability, regulatory penalties while others will thrive and gain a competitive advantage.
[2] ESG – Environmental, Social and Governance.

Our locations

SWITZERLAND	EUROPE	ASIA PACIFIC	AMERICAS	MIDDLE EAST
Zurich (headquarters)	Athens	Adelaide	Bogotá	Bahrain
Chiasso	Birmingham	Brisbane	Grand Cayman	Dubai
Geneva	Jersey	Canberra	Lima	Tel Aviv
Gstaad	Limassol	Hong Kong	Miami	
Lausanne	Lisbon	Melbourne	Nassau	
Locarno	London	Perth	Panama City	
Lugano	Luxembourg	Shanghai	Portland	
St. Moritz	Monaco	Singapore	Punta del Este	
	Nicosia	Sydney	Rio de Janeiro	
	Ombersley		São Paulo	
	Porto			
	Shrewsbury			
	Vaduz			

Local experts — *around the globe*

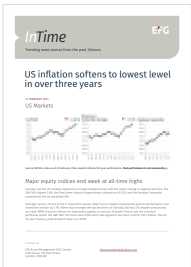
EFG was founded in Zurich, the Swiss financial centre at the heart of Europe, and this is where our bank's headquarters are located. Switzerland's solid and entrepreneurial economy continues to inspire our approach to business as we expand around the globe.

With a presence in over 40 locations spanning every time zone from Asia Pacific to Europe and from the Middle East to the Americas, we are ideally positioned to support you, no matter where you are.

When managing global wealth, our teams combine their international expertise with local knowhow with access to our local Client Relationship Officers and Investments Counsellors.

Investment *publications*

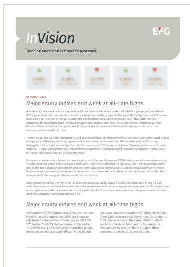
Stay updated on investment opportunities, macroeconomic trends, market movements and the global economic outlook with our suite of investment content.



INTIME
Daily Market Note

Summarising the most important market events from the past 24 hours

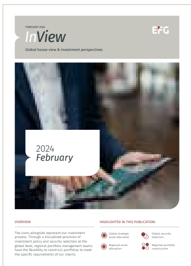
Frequency: Tuesday to Friday



INVISION
Weekly Macro Note

Outlining the main macroeconomic events from the past week

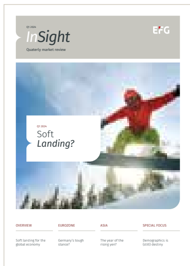
Every Monday



INVIEW
Global House View

Offering asset allocation guidelines, macro overviews and investment ideas

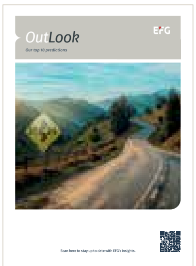
Frequency: Monthly



INSIGHT
Market Review

High-level overview of asset market performance, key regions and includes a special focus

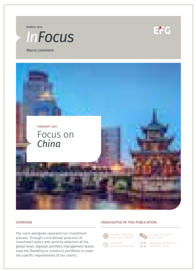
Frequency: Quarterly



OUTLOOK

Our top 10 predictions for the year ahead

Frequency: Annual



INFOCUS
Macro Comment

An analysis of prevailing market events

Frequency: Ad hoc

Podcast: Beyond the Benchmark

In each episode of Beyond the Benchmark, Moz Afzal, EFG's Chief Investment Officer, shares his insights on the developments shaping the markets and the global economy, speaking with special guests who have a particular point of view.

Frequency: Ad hoc

For further information and to sign up to receive our regular investment publications, please visit our Insights page at: www.efginternational.com/insights

Risk of *Discretionary Investing*

It is important to note that the capital value of, and income from, any investment may go down as well as up and you may not get back the full amount invested.

There is a greater risk associated with emerging markets. Liquidity may be less reliable and price volatility may be higher than that experienced in more developed economies. This may result in the fund suffering sudden and large falls in value.

Currency may have either a direct or indirect effect on individuals' investments. Where the reference currency is different from the reporting currency, foreign exchange movements will directly impact the value of the holdings. Currency will indirectly impact the value of the underlying investments as foreign exchange movements strongly influence the market economy and the competitiveness of both domestic and international companies. Funds which try to hedge to a reference currency can mitigate the direct impact of currency movements but cannot completely isolate the indirect effects of foreign exchange movements.

Where investment decisions are made by an individual or a very small team, the potential loss of any one individual represents a significant risk.

Vulnerability to economic cycles - during economic downturns some instruments may typically fall more in value than investment grade bonds as (i) investors become more risk averse and (ii) default risk rises.

Discretionary Investment Services may invest in alternative investments that may be more volatile and have less reliable liquidity.

The appropriate Discretionary Strategy depends on the investors' investment objectives, risk appetite, capacity for loss and time horizon.

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